EXHIBIT "166"

① research on the supplemental duty to defend -- specifically the condition precedent that there must not be an occurrence under the summary.

② note R's own that others should share the details of the virtual columns -- talk to BT regarding this

③ fill in the #'s in the submission we will give to the mediators and print a couple of sets of them.

④ Confirm w/ STB the fraction for allocation formula in the compressed theory.

⑤ Emphasize the subrogation argument in oral presentation.

⑥ If they were given broad access to any way didn't he produce the post-Thanksgiving doc much sooner, at the in-person sessions

⑦ Go over pg. 3 last ¶ w/ STB in light of the letters from KM.

⑧ What is the reference to 18M on p.4

⑨ call Mike Johnson, Rowland, e-mail to Cahin

⑩ Amicus Brief in ConEd case

⑪.